GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3390
ANSWERED ON:18.12.2015
Promoting Regional Languages in Banks
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Will the Minister of FINANCE be pleased to state:

(a) Whether the Government proposes to promote regional languages in public Sector Banks for easy understanding in rural areas;
(b) If so, the details thereof; and
(c) If not, the reasons therefor along with the steps taken by the Government/banks to make banking services more communicative among rural/ backward areas of the country?

Answer

The minister of State in the Ministry of Finance

(a) and (b): Department of Official Languages, Ministry of Home Affairs has issued guidelines regarding use of regional languages on the forms and notice board etc. to be placed by Central Government offices and public sector banks in non-Hindi Regions. Accordingly, Department of Financial Services, Ministry of Finance has issued instructions to public sector banks from time to time to comply under the said guidelines.
For the promotion of regional languages in banks, Reserve Bank of India has issued following instructions under its Master Circular on Customer Service in Scheduled Commercial Banks. Banks have been advised to have a Board approved policy for general management of branches, which may, inter-alia, include the following aspects:-
(i) displaying indicator boards at all the counters in English, Hindi as well as in the concerned regional language. Business posters at semi-urban and rural branches of banks should also be in the concerned regional languages.
(ii) providing customers with booklets consisting of all details of service and facilities available at the bank in Hindi, English and the concerned regional languages.
(iii) use of Hindi and regional languages in transacting business by banks with customers, including communications to customers.
Printed material in trilingual form
In order to ensure that banking facilities percolate to the vast sections of the population, banks should make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc., in trilingual form, that is, English, Hindi and the concerned Regional Language.
Writing the cheques in any language
All cheque forms should be printed in Hindi and English. The customer may, however, write cheques in Hindi, English or in the concerned regional language.
Cheque Drop Box Facility
Both the drop box facility and the facility for acknowledgement of the cheques at regular collection counters should be available to the customers and no branch should refuse to give an acknowledgement if the customer tenders the cheques at the counters.
Banks should ensure that customers are not compelled to drop the cheques in the drop-box. Further, in the context of customer awareness in this regard, banks should invariably display on the cheque drop-box itself that "Customers can also tender the cheques at the counter and obtain acknowledgment on the pay-in-slips". The above message is required to be displayed in English, Hindi and the concerned regional language of the State.
Further, as per the information received from public sector banks, regional languages are being used in their functioning. Various forms, products, pamphlets related to various government schemes, posters, brochures, advertisement, creadit slips/debit slips related to different deposits and loan schemes, Real Time Gross Settlement forms and Pradhan Mantri Jan-Dhan Yojna, Pradhan Mantri Jeevan Jyoti Bima Yojna, Pradhan Mantri Surksha Bima Yojna, Pradhan Mantri Mudra Yojna, Atal Pension Yojna and promotion of Government Schemes in Priority Sectors is being done in Regional Languages also.
(c): In view of reply to parts (a) and (b) above, question does not arise.
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